



INTERNAL CONTROL SYSTEM AGAINST REVOLVING FUND OF BUM DESA BERSAMA KALIDAWIR (ANALYSIS OF SHARIA ECONOMY)

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Abstract: Internal control over revolving funds that are not used according to the needs of the debtor and internal control if revolving funds still exist but are not used for group revolving. This internal control is to avoid fraud or embezzlement of BUM Desa Bersama Kalidawir funds. So that revolving funds are used as portions. Private and public institutions always have procedures in carrying out every activity. Likewise, BUM Desa Bersama Kalidawir has a procedure in carrying out an internal control system for revolving funds.

Keywords: *BUM Desa Bersama, internal control, revolving fund, sharia economy*

Abstrak: Pengendalian internal terhadap dana perguliran yang tidak digunakan sesuai kebutuhan debitur serta pengendalian internal jika dana perguliran masih ada namun tidak digunakan untuk perguliran kelompok. Pengendalian internal ini agar tidak terjadi kecurangan atau penggelapan dana BUM Desa Kalidawir. Sehingga dana perguliran digunakan sebagaimana porsinya. Lembaga swasta maupun pemerintah selalu memiliki prosedur dalam menjalankan setiap kegiatan. Begitu pula dengan BUM Desa Bersama Kalidawir memiliki prosedur dalam melakukan sistem pengendalian internal terhadap dana perguliran.

Kata Kunci: *BUM Desa Bersama, Ekonomi Syariah, Perguliran Dana, Pengendalian Intern*

Introduction

Financial institution is a business entity that is familiar to the people of Indonesia. Financial institutions engaged in the economic sector have become one of the platforms to participate in society in economic growth. Financial institutions that play a role in the people's economy began to develop at this time and were not limited to official financial institutions such as banking, but also began to develop private financial institutions such as BUM Desa Bersama. Where revolving business capital comes from the government. BUM Desa Bersama conducts lending activities to people who have business groups with easy procedures and a low percentage of interest compared to banking financial institutions. In addition to easy procedures, in the case of guarantees from the revolving group to BUM Desa Bersama, only with trust or no collateral. BUM Desa Bersama also different from the Cooperative institution, because rest of the business results BUM Desa Bersama will be returned to the village community or the revolving group.

One of BUM Desa Bersama has been established in Kalidawir Subdistrict which consists of 17 Villages. BUM Desa Bersama is one of them engaged in the Savings and Loans Unit which is divided into two types namely Productive Economic Enterprises and Savings and Loans (Specifically) Women. Revolving funds contained in the BUM Desa Kalidawir are not brought in cash by the Head of the Finance Department but are placed in the BUM Desa Kalidawir Account. When the revolving funds are used to be rolled out in the revolving group, this money will be disbursed. When the revolving group has received a loan according to the proposal submitted, it must be used in accordance with the needs of the business. Where for revolving groups who are debtors will continue to be monitored.

In every institution, both government and private organizations must have problems in it. Problems as for there must be a level of its own, starting with a low risk or even high risk. In this case every institution must have a strategy in solving these problems. During the implementation of the research at BUM Desa Bersama Kalidawir the writer did not experience much difficulty because there was always guidance and explanation from the BUM Desa Bersama management. The problem that was found during the study was related bad credit of revolving group. To minimize the occurrence of irregularities or there is a guarantee that credit will be returned by the borrower, an internal control system

is needed where the benefits can keep checking the accuracy of the institution and can encourage efficiency to comply with a management policy and management of organizational assets.

In addition to these problems also found a few obstacles regarding Internal Control of Management of revolving funds. What is meant is how internal control over revolving funds is not used according to the needs of the debtor and internal control if revolving funds still exist but are not used for group revolving funds. Internal control so that there is no fraud or embezzlement of BUM Bersama Desa Kalidawir funds. So that revolving funds are used as portions. Private and public institutions always have procedures in carrying out every activity. Likewise, the BUM Bersama Desa Kalidawir also has its own procedures in carrying out an internal control system for revolving funds.

For the revolving group, if the loan is not used as a business need, then the revolving group will be under the supervision and monitoring of BUM Desa Bersama Kalidawir. The emphasis is on how borrower management is able to pay installments even though the borrowed funds are not used according to business needs. During the implementation of the field experience the writer had the opportunity to visit the Productive Economic Enterprises and Savings and Loans (Specifically) Women revolving group so that little was aware of what business was being managed by the revolving group from the proposed loan.

BUM Desa Bersama is a business entity that is managed systematically by the village government, with the aim of making an effort to seek social profit where the profit is used as much as possible for the mutual benefit of the village and to advance the community's economy. Village Government Assistance, Local Community Savings, Regency / City and Provincial Government Assistance, Community Savings and Loans, Profit Sharing Cooperation or Participation of Other Parties based on mutual benefits can become capital of BUM Desa Bersama and can be derived from Village Government participation. The role of the village government is through the allocation of Village Funds where the funds allocated by the Regency / City Government for the Regency / City obtain the village from the financial balancing portion of the central and regional government managed.

Materials and Method

1. Data Collection Methods

- a. Preliminary Survey of Research sites. The survey aims to obtain a complete profile and work management conducted by BUM Desa together related to various variables to be studied.
- b. Literacy Study. In this stage carried out with the aim of obtaining a theoretical foundation and its implementation through literature, research reports, papers presented in lecture classes, journals relating to the concentration of writing, and articles relating to the problem being examined.
- c. Field Research. Field research aims to observe more clearly and in detail and obtain accurate data as input in the next analysis process.

2. Data Analysis Techniques

Researchers set a certain domain as a platform for further research. There is a domain conducted by researchers, namely internal analysis of the revolving fund.

- a. Domain Analysis, which is an analysis carried out to obtain a general and overall picture of an object of research.
- b. Taxonomic Analysis, after the domain is determined, the next step is to break down into domain details.

3. Validation Techniques

Triangulation technique used to test the truth of data is done by checking the data that has been obtained through several sources. For example, in addition to through interviews and observations, researchers can use participant observation, written documents, archives, historical documents, official records, personal notes or writings and pictures or photos. From this method, the writer will compare the harmony between interviews with related parties, observations, and proven with the archives of existing documents, so that the data obtained is accurate and can be justified. Data obtained from subsequent observations and interviews were tested for credibility by triangulation. The purpose of

triangulation is not to find the truth about some phenomena, but with the aim to increase the understanding of researchers of what has been found.

Result and Discussion

Internal control system that is applied if there is a revolving fund that is not lent to the revolving group is that BUM Desa Bersama does not carry Cash On Hand but is deposited to the account of BUM Desa Bersama. If later, there is a need that concerns the interests of the activities of BUM Desa Bersama with a large amount, the revolving funds will be borrowed from account of BUM Desa Bersama and returned again. So there is no possibility of fraud or embezzlement of revolving funds. However, there are still arrears from several groups as of December 31, 2018 amounting to Rp 444,713,074, - for Female Savings and Loans (Specific) revolving groups and arrears amounting to Rp 168,251,805, - for revolving groups of Productive Economy Business.

In the submission, the requirements are easy and without collateral from the group to BUM Desa Bersama Kalidawir and low interest. In this case each borrower must have permission from the husband / wife so that the loan is known by the family concerned. And facilitate the installment payment if the family knows about it. revolving fund was attended by 17 villages consisting of 54 revolving savings and loan groups (specifically) for women with a disbursement value of Rp 2,779,000,000 for beneficiaries of 389 people and 9 groups for the proliferation of Productive Economic Business with a disbursement value of Rp 585,000,000. - for the use of 73 people. So in total there are 63 revolving groups of savings and loan groups (specifically) for women and Productive Economic Business with a disbursement value of Rp 3,364,000,000 for 462 people.

As a solution to improving the rural economy, this revolving fund loan is a solution program from the government. Savings and loan groups (specifically) for women group, as the beneficiary, applied for a loan to the benefit provider institution, namely the BUM Desa Bersama who is the manager of revolving fund of the rural eks-PNPM Mandiri.

As the previous discussion mentioned productive and independent communities is the vision and mission of this program to make it better. State, in this case the government, carries out its duty as the holder of political power, which is to set the policy direction so that economic activity runs well and develops. Purpose of this program is the same as the value of sharia economics where the positive role of the state is as a regulator of all activities in the economy of the people in meeting their needs. In the principle of revolving fund loans can be categorized as *ta'awun* contract, which is a contract that aims to help each other. Mutual help means the benefit provider does not complicate the Savings and loan groups (specifically) for women and Productive Economic Business groups in the process of applying for loans where there is no collateral, because BUM Desa Bersama only wants to help the community increase their productivity.

Revolving Fund Loan Mechanism for Women Savings and Loans Groups and Productive Economic Enterprises in BUM Desa Bersama Kalidawir is the teachings of Islamic religion and the implementation of the Sharia Economic substance. Likewise, sharia economic exemplifies economic action based on Islamic religious law and is based on the value of monotheism. Everything in the universe according to the teachings of Islam as guidance from Allah Almighty which basically leads to the achievement of the goodness and welfare of humanity throughout the world both the world and the hereafter. It also regulates *muamalah*, namely the relationship between human beings, which in this case is about lending and borrowing in the Women's Savings and Loans and Productive Economic Enterprises in BUM Desa Bersama.

In economic activities, Women's Savings and Loans groups can be called debtors and BUM Desa Bersama as creditors. Revolving fund loans at BUM Desa Bersama have no collateral like loans at other financial institutions. So that the revolving fund loan agreement is based on trust. Village chief and the Village Head also sign letter or proposal. Loan agreement is legally contained in a proposal for a Rp.6000 stamped credit application signed by the BUM Desa Bersama and Women's Savings and Loans and Productive Economic Enterprises Groups. Loan applications may not be made by individuals to the BUM Desa Bersama but must form a business group. Groups that make loans at BUM Desa Bersama consist of Women's Savings and Loans and Productive Economic Enterprises groups. Revolving fund

loan transaction system does not adhere to the sharia economic system. However, if reviewed the implementation of the loan, the principle of this loan is almost similar to the substance of the principles of sharia economic.

Revolving fund loans are implemented based on a sense of cooperation between group members who want to develop their business. Business undertaken by the Women's Savings and Loans and Productive Economic Enterprises groups is a business activity that does not violate the law. As in the principle of sharia Economics, namely fraternity where the group cooperates sincerely in its economic activities. Principle of a loan from a revolving fund is accountable and transparency. Community has free access to all information and decision-making processes so that the management of activities can be carried out openly and be morally, technically, legally and administratively accountable. Accountability for the management of revolving funds is carried out at the Inter-Village Deliberation as the highest forum in BUM Desa Bersama. This loan is carried out with the principle of liking and mutual pleasure expressed in a legal and accountable activity.

In sharia economic, humans have the obligation to work optimally to produce something more productive. Results of the work will be obtained in future compensation properly. Revolving fund loan system is able to motivate each group member to be more active and productive in developing their business. purpose of the loan is able to distribute wealth fairly. Initial capital of BUM Desa Bersama Kalidawir is a loan from the Village Budget and Revenue where taxes are the source. Taxes paid by the rich, so that tax payments to help people who still lack capital. This is like the mechanism of distribution of wealth in Islam through zakat. However, in Indonesia the zakat funds have not been able to be utilized maximally for national scale government programs so that they still rely on the acquisition of tax and other state revenues.

Conclusion

Revolving fund was participated by 17 villages consisting of 54 revolving Women's Savings and Loans groups with a disbursement value of Rp 2,779,000,000, for beneficiaries of 389 people and 9 Productive Economic Enterprises revolving groups with a disbursement value of Rp 585,000. 000, - for the use of 73 people. So in total there are 63 revolving groups for Women's Savings and Loans and Productive Economic Enterprises with a disbursement value of Rp 3,364,000,000 for 462 people. Internal control system that is applied if there is still a revolving fund not lent to the revolving group is BUM Desa Bersama does not carry cash On hand but is deposited into the account of BUM Desa Bersama. Revolving fund loans are carried out based on a sense of cooperation between group members who want to develop their business. Activities carried out are businesses that do not violate the law. As in the principle of Sharia Economics, namely fraternity, where the group cooperates sincerely in its economic activities.

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